JS 44 (Rev. 12/12)

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

I. (a) PLAINTIFFS CRYSTAL TORNO (a.k.a individual,	a. CRYSTAL A. THOMAS	DEFENDANTS GREEN TREE SERVICING, LLC; NATIONAL DEFAULT SERVICING CORPORATION; and PREMIER AMERICAN TITLE AGENCY, INC., FANNIE MAE; and DOES 1-10, inclusive								
(b) County of Residence of	f First Listed Plaintiff Clai		County of Residence of First Listed Defendant Minnesota							
(EXCEPT IN U.S. PLAINTIFF CASES)				(IN U.S. PLAINTIFF CASES ONLY)						
				NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.						
(c) Attorneys (Firm Name, A	Address, and Telephone Number)	TDALIDIC LLD		Attorneys (If Known) Dennis L. Kennedy	(Bar No	1462) Bailey*	Kennedy			
3773 Howard Hughes Pa	69	8994 Spanish Ridg								
Tel. No. 702-792-3773; F				Tel. No. 702-562-88	820; Fax N	No. 702-562-8	821			
II. BASIS OF JURISDICTION (Place an "X" in One Box Only)			III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff (For Diversity Cases Only) and One Box for Defendant)							
☐ 1 U.S. Government Plaintiff (U.S. Government Not a Party)			PTF DEF PTF DEF Citizen of This State X 1							
	 In the control of the c					of Business In T				
2 U.S. Government Defendant	☑ 4 Diversity (Indicate Citizenship o	Citizen of Another State					X 5			
				en or Subject of a	3 🗇 3	Foreign Nation		□ 6	□ 6	
IV. NATURE OF SUIT (Place an "X" in One Box Only)										
CONTRACT	TORT			RFEITURE/PENALTY		KRUPTCY		STATUTI	ES	
☐ 110 Insurance ☐ 120 Marine	PERSONAL INJURY ☐ 310 Airplane ☐	PERSONAL INJUR 365 Personal Injury -		5 Drug Related Seizure of Property 21 USC 881	☐ 422 Appea	al 28 USC 158 Irawal	☐ 375 False Cl ☐ 400 State Re		ment	
☐ 130 Miller Act ☐ 140 Negotiable Instrument	☐ 315 Airplane Product Liability ☐	☐ 690 Other		28 USC 157		☐ 410 Antitrust ☐ 430 Banks and Banking				
☐ 150 Recovery of Overpayment	☐ 320 Assault, Libel & Pharmaceutical					TY RIGHTS	☐ 450 Commerce			
& Enforcement of Judgment ☐ 151 Medicare Act	☐ 330 Federal Employers'			☐ 820 Copyrights ☐ 830 Patent		☐ 460 Deportation ☐ 470 Racketeer Influenced and				
☐ 152 Recovery of Defaulted Student Loans	□ 330 Federal Employers' Product Liability Liability □ 368 Asbestos Personal □ 340 Marine Injury Product					☐ 840 Trademark Corru			upt Organizations sumer Credit	
(Excludes Veterans)	☐ 345 Marine Product	Liability	LABOR			SOCIAL SECURITY 490 Cable/Sat TV			V-form	
☐ 153 Recovery of Overpayment of Veteran's Benefits		PERSONAL PROPER 370 Other Fraud	CIY D 71	0 Fair Labor Standards Act	☐ 861 HIA (☐ 862 Black	Lung (923)	850 Securiti Exchan		odities/	
☐ 160 Stockholders' Suits ☐ 190 Other Contract		371 Truth in Lending 380 Other Personal	☐ 72	0 Labor/Management Relations	☐ 863 DIWO	C/DIWW (405(g)) Title XVI	☐ 890 Other S ☐ 891 Agricult		ctions	
☐ 195 Contract Product Liability	☐ 360 Other Personal	Property Damage		0 Railway Labor Act	☐ 865 RSI (4		☐ 893 Environ	mental Ma		
☐ 196 Franchise	Injury □ □ 362 Personal Injury -	385 Property Damage Product Liability	U /3	I Family and Medical Leave Act			B95 Freedom	a of Inform	nation	
REAL PROPERTY	Medical Malpractice CIVIL RIGHTS F	PRISONER PETITION		0 Other Labor Litigation 1 Employee Retirement	FEDERA	L TAX SUITS	☐ 896 Arbitrat ☐ 899 Admini		ocedure	
☐ 210 Land Condemnation	☐ 440 Other Civil Rights	Habeas Corpus:		Income Security Act	☐ 870 Taxes	(U.S. Plaintiff	Act/Rev	view or Ap		
☐ 220 Foreclosure ☐ 230 Rent Lease & Ejectment		463 Alien Detainee 510 Motions to Vacate	;		or De ☐ 871 IRS—	fendant) -Third Party	Agency 950 Constitu	Decision ationality of	of	
☐ 240 Torts to Land ☐ 245 Tort Product Liability	☐ 443 Housing/	Sentence 530 General				SC 7609	State Sta	atutes		
290 All Other Real Property	☐ 445 Amer. w/Disabilities - ☐	535 Death Penalty	100	IMMIGRATION						
	Employment ☐ 446 Amer. w/Disabilities - ☐	Other: 540 Mandamus & Oth		2 Naturalization Application 5 Other Immigration						
		550 Civil Rights 555 Prison Condition		Actions						
		560 Civil Detainee -								
		Conditions of Confinement								
V. ORIGIN (Place an "X" is	n One Box Only)									
		manded from pellate Court	J 4 Reins Reop		r District	☐ 6 Multidistr Litigation				
Nacional program of the control of t	Cite the U.S. Civil Statute CAFA, 28 U.S.C. §§	e under which you are 1332(d)(2)	re filing (D	o not cite jurisdictional statu	utes unless div	ersity):				
VI. CAUSE OF ACTIO	Brief description of cause	2:	n of NR	S 107.080. Amount in	n controve	rsv exceeds \$	5,000,000.0	0.		
Punitive class action alleging violation of NRS 107.080. Amount in controversy exceeds \$5,000,000.00. VII. REQUESTED IN COMPLAINT: COMPLAINT: COMPLAINT: CHECK IF THIS IS A CLASS ACTION DEMAND \$ CHECK YES only if demanded in complaint: UNDER RULE 23, F.R.Cv.P. JURY DEMAND: Yes O No						nt:				
VIII. RELATED CASE(S)										
IF ANY	(See instructions):	JDGE			DOCKE	Γ NUMBER			0	
DATE 00/00/0045	SIGNATURE OF ATTORNEY OF RECORD						10224			
06/02/2015 FOR OFFICE USE ONLY		s/ Mark Ferrari	0	The	och G	4001	July 18	TM	arktevaric	
	MOUNT APPLYING IFP			JUDGE MAG.			UDGE			

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Plaintiff and Green Tree are citizens of different states; and (3) the aggregate amount in controversy exceeds \$5 million dollars. See 28 U.S.C. § 1332(d).

BACKGROUND

- 1. On September 23, 2013, Plaintiff, Crystal Torno ("Plaintiff"), commenced an action in the Eighth Judicial District Court, Clark County, Nevada entitled Torno v. Green Tree Servicing, LLC, et al, Case No. A-13-689111-C. A copy of the Complaint is included in Exhibit A (the state court record). The Complaint asserted individual claims arising from the Defendants' filing of a Notice of Default with respect to her mortgage loan (the "Loan"). The Complaint alleged that Green Tree had executed and attached an affidavit to the Notice of Default that incorrectly identified Green Tree as the holder of the note memorializing her mortgage loan (the "Note") and current beneficiary of the deed of trust ("Deed of Trust") that secured the Note. The Complaint asserted a claim under NRS 107.080.
- On December 12, 2013, the District Court dismissed the Complaint with leave to amend.
- 3. On December 20, 2013, Plaintiff filed a First Amended Complaint ("FAC") that again asserted individual claims concerning the Defendants' filing of a Notice of Default. A copy of the FAC is included in Exhibit A.
- On July 7, 2014, Plaintiff filed a Second Amended Complaint ("SAC"). A copy of the SAC is attached hereto as Exhibit "B." The SAC, which is the operative pleading, alleges the same basic facts as the prior two complaints. Specifically, Plaintiff alleges that on January 22, 2013, Defendant National Default Servicing filed a Notice of Default that attached an affidavit executed by a Green Tree employee that identified Green Tree as the holder of the Note and beneficiary of the Deed of Trust. SAC ¶¶ 20-26. Plaintiff claims that on that date, Fannie Mae was the actual owner and holder of the Note and the beneficiary of the Deed of Trust. *Id.* at ¶¶ 38-39. Thus, Plaintiff contends that affidavit was false and its execution by Green Tree violated NRS

In accordance with 28 U.S.C. § 1446(a), a true and correct copy of the Summons and Complaint filed in the District Court of Nevada, Clark County, and all pleadings, process, and orders served upon Defendant are attached hereto as Exhibit A.

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107.080. SAC ¶¶ 73-78 (First Cause of Action). The SAC also asserts NRS 107.080 claims against National Default Servicing and Fannie Mae based on the same affidavit. SAC ¶ 79-90 (Second and Third Causes of Action).

- 5. Unlike the prior complaints, in which Plaintiff asserted claims only on her own behalf, the SAC seeks to certify a class consisting of "[a]ll present and former grantors of deeds of trust or persons who hold or held the title of record of real property in Nevada, who held such interests in the real property when, from October 1, 2011 to the present, Green Tree executed and/or caused to be recorded a notice of default which contained an affidavit listing Green Tree as the current holder of the note secured by the deed of trust and/or as the current beneficiary of record" "Green Tree Class"). 2 SAC ¶41.
- 6. The SAC seeks statutory damages under NRS 107.080 of \$5,000 per class member, injunctive relief, and attorneys' fees and costs. SAC ¶ 44.

INTRADISTRICT ASSIGNMENT

- 7. Plaintiff filed this case in the Clark County District Court for the State of Nevada. Therefore, this case may properly be removed to the United States District Court for the District of Nevada. See 28 U.S.C. § 1441(a).
- 8. Green Tree denies any liability in this case, both as to Plaintiff's individual claim and as to the putative class members' claims, and will present compelling defenses to these claims. Further, Green Tree believes that Plaintiff's proposed class definition(s) are improper and overly broad and that class treatment is inappropriate in this case. As such, Green Tree will vigorously oppose certification of the putative Green Tree Class. For the sole and limited purpose of establishing the basis of the Court's jurisdiction over this action, Green Tree assumes Plaintiff's proposed allegations in the SAC. In alleging the amount in controversy and other matters in this removal pleading, Green Tree does not concede in any way that the allegations in the SAC are accurate or that Plaintiff or any other putative class member is entitled to any relief whatsoever.

The SAC also seeks to certify two other classes with respect to the claims filed against Fannie Mae and National Default Servicing, respectively. These classes appear to be subsets of the Green Tree Class. SAC ¶¶ 52, 63.

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THIS COURT HAS JURISDICTION UNDER CAFA

9. Pursuant to § 4 of CAFA, 28 U.S.C. § 1332(d) (2):

> The district courts shall have original jurisdiction of any civil action in which the matter in controversy exceeds the sum or value of \$5,000,000 exclusive of interests and costs and is a class in which -(A) any member of a class of plaintiffs is a citizen of a State different from any defendant.

10. Removal of a class action under CAFA is proper if: (1) there are at least 100 members in the putative class; (2) there is minimal diversity between the parties, such that at least one class member is a citizen of a state different from the state of any defendant; and (3) the aggregate amount in controversy exceeds five million dollars exclusive of fees and costs. 28 U.S.C. §1332 (d); see also Kuxhausen v. BMW Fin. Servs. NA LLC, 707 F.3d 1136, 1140 (9th Cir. 2013). Congress intended federal courts to resolve any uncertainties about these jurisdictional requirements "in favor of exercising jurisdiction over the matter." S. Rep. No. 109-14 at 42. Because all three requirements are satisfied in this case, removal under CAFA is proper.

The Green Tree Proposed Class Contains More Than 100 Putative Class Members.

- The requirement that the putative class consist of at least one hundred members is 11. met here because Plaintiff alleges that she reasonably believes that the "Green Tree Class Members number over eight hundred (800)." SAC at ¶ 42. This allegation is sufficient to satisfy the class size requirement under CAFA since "hundreds," by definition, means at least 200. Kuxhausen, 707 F.3d 1136, 1140; see also Tompkins v. Basic Research LLC, 2008 U.S. Dist. LEXIS 81411, *8 (E.D. Cal. Apr. 22, 2008) (concluding that satisfaction of the class size requirement under CAFA was facially apparent from plaintiff's complaint because allegations of "a class of thousands of persons" implies a "logical minimum of 2,000 class members.").
- 12. Moreover, as further discussed in Paragraph 22 below, Green Tree has determined that the number of borrowers who fall within the purported Green Tree class definition exceed 3000. See Declaration of Ruth Hernandez, ¶ 2.

В. Plaintiff and Green Tree Are Citizens of Different States.

13. CAFA's "minimum diversity" requirement is satisfied if "any member of a [putative]

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class of plaintiffs is a citizen of a State different from any defendant." 29 U.S.C. § 1332(d)(2).

- Upon information and belief, Plaintiff is a citizen of the State of Nevada.³ 14.
- 15. Defendant Green Tree is not a citizen of Nevada. Green Tree is a limited liability company organized under the laws of the State of Delaware. For purposes of establishing diversity jurisdiction, a limited liability company is a citizen of all of the states of which its members are citizens. Johnson v. Columbia Props. Anchorage, LP, 437 F.3d 894, 899-900 (9th Cir. 2006).
- The sole and managing member of Green Tree is Walter Investment Management Corp. ("Walter Investment"). For diversity purposes, "a corporation shall be deemed to be a citizen of any State in which it has been incorporated and of the State where it has its principal place of business." 28 U.S.C. § 1332(c)(1). Walter Investment is a corporation formed and licensed under the laws of the State of Maryland. Its headquarters, from which its high level officers direct, control, and coordinate the corporation's activities, are located at 300 Bayport Drive, Tampa, Florida. As such, Walter Investment is a citizen of the States of Maryland and Florida and not a citizen of any other state.
- 17. Because the named Plaintiff's citizenship is different from Green Tree's citizenship, CAFA's minimal diversity requirement is satisfied. 28 U.S.C. § 1332(d)(2); see also Serrano v. 180 Connect, Inc., 478 F.3d 1018, 1021 (9th Cir. 2007).

The Amount in Controversy Exceeds \$ 5 Million. C.

- 18. The Ninth Circuit applies a "preponderance of the evidence" standard to determine whether CAFA removal is proper. Guglielmino v. McKee Foods Corp., 506 F.3d 696, 699 (9th Cir. 2007); accord Rodriguez v. AT&T Mobility Servs. LLC, 728 F3d 975, 981 (9th Cir. 2013). A defendant seeking to remove under CAFA need only provide evidence establishing that it is 'more likely than not' that the amount in controversy exceeds [the jurisdictional] amount of \$ 5 million.
- 19. Although Green Tree denies all liability with respect to Plaintiff's individual claims against it, Plaintiff contends that she is entitled to \$5,000 in statutory damages under NRS 107.080.

³ Plaintiff alleges that she resides in Las Vegas at the property that is the subject of this action and that this is her primary residence. She does not allege ties to any other state.

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20. Although Green Tree denies all liability with respect to claims of unnamed putati
class members, Plaintiff also contends that "[a]s a result of Green Tree's violation of NF
107.080(2)(c)(1), members of the Green Tree Class are each entitled to \$5,000 in statuto
damages, plus attorneys' fees and costs.

- 21. Green Tree maintains that Plaintiff's purported Green Tree Class definition is improper and Green Tree will vigorously oppose class certification. But, for purposes of determining the amount placed at issue by plaintiff in this action, it is appropriate to look to Plaintiff's purported class definition, which includes "[a]ll present and former grantors of deeds of trust or persons who hold or held the title of record of real property in Nevada, who held such interests in the real property when, from October 1, 2011 to the present, Green Tree executed and/or caused to be recorded a notice of default which contained an affidavit listing Green Tree as the current holder of the note secured by the deed of trust and/or as the current beneficiary of record"
- 22. Through its own investigation, Green Tree has determined that the number of borrowers who potentially fall within this purported class definition exceeds 3,000. See Declaration of Ruth Hernandez, ¶ 2.
- 23. Because Plaintiff alleges that her claims are typical of the claims of other class members, and that she is entitled to \$5,000 in statutory penalties, the Court must presume for purposes of analyzing the amount in controversy that the SAC seeks at least \$15 million, which is the aggregate sum of a \$5,000 per form penalty for 3,000 affidavits. Accordingly, the required amount in controversy is satisfied.
- 24. For the reasons stated above, all the jurisdictional requirements for CAFA removal are satisfied.

CAFA Removal Is Timely

25. The mechanics and requirements for removal are governed by 28 U.S.C. § 1446. The starting point for assessing timeliness of removal is Section 1446(b), which identifies two thirtyday periods for removing a case. Kuxhausen, 707 F.3d at 1139. The first thirty-day removal

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period is triggered if grounds for removal are evident from the face of the pleading. *Id.*; 28 U.S.C. § 1446(b)(1). The second thirty-day removal period is triggered if the initial pleading does not reveal that the case is removable, and the defendant later receives a copy of an amended pleading, motion, order or other paper from which removability may first be ascertained. Kuxhausen, 707 F.3d at 1139; 28 U.S.C. § 1446(b)(1). Where neither of the two thirty-day periods under §§ 1446(b)(1) and (b)(3) have been triggered, "[a] CAFA case may be removed at any time." Roth v. CHA Hollywood Med. Ctr., L.P., 720 F.3d 1121, 1125 (9th Cir. 2013) (emphasis added). See also Rea v. Michael Stores Inc., 742 F.3d 1234 (9th 2014) ("[a]s long as the complaint or "an amended pleading, motion, or other paper" does not reveal that the case is removable, the 30-day time period never starts to run and the defendant may remove at any time.")

- Green Tree's removal is timely because at no time were either of the two thirty-day 26. periods in §§ 1446(b)(1) and (b)(3) triggered in this case. Neither the original complaint nor the FAC were filed as putative class actions, so CAFA removal was not available based on those pleadings. Nor could Green Tree have removed on the basis of federal question or diversity jurisdiction.
- 27. Class action allegations were not added to the case until the SAC. However, CAFA jurisdiction was not apparent from the face of the SAC. In fact, the SAC indicated that the CAFA threshold would *not* met in this case because it estimated 800 putative class members. See SAC at ¶ 42 (Plaintiff "reasonably believes that the Green Tree Class members number over eight hundred (800)." A putative class of 800 would not satisfy CAFA's amount in controversy because the aggregate penalties would total only \$4 million, which is below the CAFA amount in controversy Consequently, the SAC was "at best 'indeterminate" as to the amount in requirement. controversy. Roth, 720 F.3d at 1125 (quoting Harris v. Bankers Life and Casualty Co., 425 F.3d 689, 693 (9th Cir. 2005)). "It did not reveal on its face that there was diversity of citizenship or that there was sufficient amount in controversy to support jurisdiction under CAFA." Id. ⁴ The

See Harris v. Bankers Life & Cas. Co., 425 F.3d 689, 694 (9th Cir. 2005) (to trigger 30-day removal periods, facts supporting removal must be evident on the face of the complaint; notice of removability is determined by the four comers of the applicable pleadings, not through subjective

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second thirty day window was never triggered because Green Tree has not received another document in the case that established the amount in controversy.

- 28. Through its own investigation, Green Tree has discovered facts supporting CAFA jurisdiction as set forth in this Notice of Removal. Upon learning the relevant facts supporting removal, Green Tree filed this Notice of Removal. Green Tree's removal is timely because "neither of the two thirty-day periods under § 1446(b)(1) and (b)(3) [have] been triggered in this case. See Roth, 720 F.3d at 1126.
 - 29. Removal under CAFA is not subject to a one-year cap. 28 USCS § 1453.

CONCLUSION

Green Tree respectfully removes this action from the Clark County District Court of Nevada to this Court. Upon filing this Notice of Removal, Green Tree will furnish written notice to Plaintiff's counsel, and will file and serve a copy of this Notice with the Clerk of the District Court of Clark County Nevada.

Dated this 2nd day of June, 2015.

GREENBERG TRAURIG, L.P.

By: /s/ Mark Ferrario

Mark E. Ferrario, (Bar No. 1625) Jacob D. Bundick (Bar No. 9772) Leslie S. Godfrey (Bar No. 10229) 3773 Howard Hughes Parkway

Suite 400 North

Las Vegas, Nevada 89169 Telephone: (702) 792-3773 Facsimile: (702) 792-9002

Counsel for Defendants Green Tree Servicing, LLC and Fannie Mae

knowledge or a duty to make further inquiry"); Bosky v. Kroger Texas, LP, 288 F.3d 208, 211 (5th Cir. 2002) (the grounds for removal must have been "unequivocally clear and certain" from the face of the pleading to have started the 30-day removal clock).